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ADDRESS

OF

SIR EDMUND WALKER, C.V.O.

PRESIDENT OF THE CANADIAN BANK OF COMMERCE.

DELIVERED AT THE EIGHTH ANNUAL BANQUET OF THE CANADIAN CLUB OF NEW YORK, ON THE 12TH NOVEMBER, 1912.

I appreciate very highly the compliment you have paid me in allowing me to respond to this toast. When the first dinner of the first Canadian Club was held at Hamilton, in Ontario, about twenty years ago, I had the honour to respond to the toast of "Canada." Since that time, in scores of Canadian clubs, on countless occasions, the virtues and the defects of that dear land have been discussed. If its virtues have been insisted upon too much and its defects too slightly regarded, that is but human, and the total good arising from these new avenues of approach to the minds of our busy men can hardly be measured. Statesmen charged with the highest duties in the Empire, writers, publicists-indeed, most men of note who visit Canada-are persuaded, sooner or later, to deliver a message to our people, which almost always has some bearing on our immediate development as a nation or on the development of that great experiment, the British Empire. Three weeks ago, at our Canadian Club Encheon in Toronto, the guest was our Governor-General, H.R.H. the Duke of Connaught. He had just returned from a continuous journey in the Canadian West, covering over 10,000 miles and lasting nearly three months. The gentleman who proposed the health of the Duke said of him, with warmth and sincerity, that he was happy in possessing, at the same time, the dignity of a prince, the sympathy of a democrat, and the fine courtesy of an English gentleman. Well, that description of the late King's brother will do for the text of what I wish to say about Canada.

We are as fiercely determined to secure and maintain our rights as individuals and as political communities as any people in the world. But, if possible, we propose to enjoy these rights without losing our reverence for the great past to which we are heirs, without losing the lessons of a great history, the fine features of which are not always preserved in our modern democracies, without renouncing our right to share in the troubles and the triumphs of that great Empire which, separated though they be by seven seas, the mother of nations and her five young cubs are trying to improve and to keep intact as the greatest political and social enterprise in the history of the world. Since the French Revolution many nations, e-pecially Latin nations, have built their hopes upon constitutions in which the rights of man are set forth with much pomp and logic, but in these countries the enjoyment of real liberty has often been in inverse pr >portion to the declarations of the constitution. The political and social enterprise of the British Empire rests on no pretension "that all men are creeted equal," but the practice of the British Empire is to measure out "equal and exact justice to all men, of whatever state or persuasion, religious or political," and of whatever colour. The condition of human liberty, the administration of government, and other aspects of society, are far from perfect in the British Empire—full of inconsistencies and, doubtless, impossible of statement in any written constitution-but, as they are, they provide the most humane and beneficent conditions of life ever experienced in any of the countries comprised in the Empire. Nothing, however, in the British Empire being perfect even in theory, we may hope to continue in the future, as in the past, slowly moving into a larger day of civilization, keeping always in the van of human progress.

The Canadian who has lived in the United States, who has formed strong bonds of affection there, and who watches with keen sympathy the development of that great nation, must often ponder over the fact that Americans of British descent value as their most precious possession the liberties arising from their separation from the old land, while Cana-

dians value as their most precious possession every tie that binds them to it. If he has studied the volumes on the "Origins of the British Colc ial System" by George Louis Beer, one of the brilliant students of Columbia, he will however realize that the various communities forming the British Empire have arrived at their present relations of mutual regard by an irregular and painful progress, full of bitter experience, beginning with the selfish exploitation of the colonies by monopolist traders and arrested in the midst of a too slow development of colonial liberty by the loss of the United States.

The loss of this great country was terrible indeed, but it is quite possible that but for that loss there would be no British Empire to-day. It would be foolish for any one to suppose that those colonists who remained loyal were careless about liberty, but with their love of liberty they combined a reverence for the past which made them take counsel with their patience. Early in the eighteenth century those steps in the development of parliaments began in British North America which, widening in area so as to include all the white and some of the dark races, and advancing gradually in autonomy, have now placed the Overseas Dominions in the position | nations co-opera'ing with Great Britain in schemes for the defence of the Empire, schemes which when realized, will doubtless be accompanied by a corresponding share in the shaping of the foreign policy of the Empire. Can you wonder that in our years of struggle for success we were patient with the motherland, which acted as banker and watchman for us? Rather wonder at her patience as, decade by decade, we advanced some new claim for autonomy and, because of our importunity, obtained it.

And now, regarding Lanada as a nation, with its face clearly set towards its goal—a share in the defence and government of the British Empire—let us consider her advantages and Lifficulties. I remember that in speaking, a few years ago, at the Chamber of Commerce dinner in New York, I tried to explain to an audience mainly of Americans the reasons why Canada comes forward as an

important nation just about one hundred years later than the United States, but to an audience of Canadians no explanation is necessary. It is enough that in these days we represent more at least than any country, in the northern hemisphere, that golden Opportunity which the adventurers of the world are always seeking. In the extent of our sea coasts, our lakes and rivers, our mountains, our forests, our fields in thousands of valleys and uplands and prairies, and in the rich harvests to be gained eventually from them all, we are not surpassed by any country, but we have much, indeed, to do before we arrive at our full stature as a nation. The figures of our commerce are, naturally, as much smaller than the United States as our population is smaller, and I, for one, neither expect nor hope that our population will ever be as large. We are a northern country, and in almost every effort we put forth we have to overcome the difficulties caused by our winter, and must also bear the loss of the forces of nature which lie dormant in that season. We have not even a corn belt, much less the many subtropical products of the United States, although we may hope to improve this somewhat when the West Indies join the North American Confederation of the Empire.

But need I say to any man who has tasted the joys of a Canadian winter that we would not exchange it for all the sub-tropical countries in the world? In the effort called forth for the development of our national resources in our northern climate lies the assurance of our national character. Whether we ever have a population of a hundred millions or not is immaterial. What is material is that we should be in character and endowments as a people one of the strongest races in the world, fit, let us hope, if England ever declines from her high estate, which God forbid, to take her place as the centre of the power and the civilization of the Empire.

Let us turn for a moment to some of the details of our national life. For many years we have been enjoying an extraordinary prosperity. This is largely due to an immigration which exceeds in the proportion of the newcomer to those already in the country anything ever known before. This proportion is about five immigrants per year to each hundred already in Canada. If that scale is applied to the United States, you will realize that our problem of assimilation, of transportation, o. 'and preparation and of housing, is greater by far than the United States has ever had to confront. In the enormous cost of harmessing the country for this ever-growing army of settlers, the savings of the Canadian people, now very large, are quickly absorbed, and, in addition, we are among the largest borrowers in the London market. We need at the moment in addition to our own savings ove. \$200,000,000 annually for our material development, and we get almost all of it from the dear old mother, who now ranks us first in credit among the borrowing nations for whom she acts as banker. Without this stream of new capital, the stream of immigration would be greatly lessened, but, unle we have a widespread European war, I do not believe will be checked, except temporarily, wher the over-eager son asks too much from the indulgent mother, and thus justifies reproof. It looks as if on the material side we shall continue to prosper, and it behaves us to see that in this widespread prospect : the loaves and fishes are so divided that national harmon. and not discord is the result. We are endeavouring to build up an industrial community of the same kind as that of the United States or Great Britain. We do not wish to be merely an agricultural or merely a manufacturing people, either in the East or in the West. To-day the West is, naturally, mostly agricultural and pastoral, and it is served mostly by the Eastern manufacturer. This is the cause of discontent, as it has been in the United States. We can already. however, see the beginning of manufacturing in the West, and we shall rapidly repeat the history of many Western cities in the United States, which in one generation from mere markets for farm produce develoy. 1 into busy manufacturing centres. Until this time arrives we must by frequent conference and frank argument maintain as fair relations as are possible. All must bear their share in supporting the cost of government, including that part in harnessing the country which falls upon the government, and

cannot be accomplished by private enterprise.

What is more difficult than harmonizing the results to men's pockets is the question of making Canadians of all these newcomers. In the schools of Winnipeg between twenty-five and thirty languages are used in the effort to teach all the children our English language. In an advertisement of a Canadian bank I notice that its business is set forth in ten languages. We speak of "assimilation," but, as I recently heard an able Westerner say, "How can you talk of assimilation when the newcomers outnumber the Canadians?" This they do in many parts of the Wett. And yet, as we perform the great task of finding for each new community the shopkeepers, doctors, lawyers, ministers, school teachers, bankers, and all that go to make the human leadership in a community, and as we begin to apply to these strangers the principles of law and order which have made our country a shiring light among new countries, we must do it all with the assurance that such leadership and such law will shape the minds of countless people from Europe and the United States, and make of them, as it has already done in many most conspicuous cases, not merely good Canadians, but loving and reverent believers in the necessity of preserving and upbuilding the great British Empire. A Canadian does not need to be of British birth to join fervently in that prayer of Tennyson which epitomises the Englishman from Drake and Frobisher to those who, like Roberts and Beresford, are opposing the little Englander to-day:

"We sailed wherever ship could sail,
We founded many a mighty state.
Pray God our greatness may not fail
Through craven fears of being great."





